

In the claims:

Please amend claims 1, 22, 23, 29, and 33 as follows. Please add claims 34-43. Please cancel claims 3 and 32.

1. (currently amended) In a system of reading data encoded on a storage medium, a method of business interaction between a broker and an agency comprising:

 providing a user with a secure storage medium;
 recording personal transaction information and ~~biometric data~~ on the medium;
 verifying the user identification ~~with the biometric data~~;
 reading selected portions of the information;
 transmitting selected information to said broker;

and

 the broker using said selected information to ~~broker conduct~~ a transaction between said agency and said user without revealing said selected, transmitted information to said agency.

2. (original) The method of claim 1 wherein said storage medium is an optical memory card.

3. (cancelled)

4. (original) The method of claim 1 further comprises providing a reader/writer and reading selected portions of user information with said reader/writer.

5. (original) The method of claim 4 further comprising inserting said medium into said reader/writer before reading selected portions of user information.

6. (original) The method of claim 1 further defined by conducting more than one transaction with more than one agency using said storage medium.

7. (original) The method of claim 1 further comprising said agency entering into an agreement with said broker wherein said agency agrees to pay to said broker a fee and said broker agrees to broker said transaction between said user and said agency.

8. (original) The method of claim 1 further comprising said agency entering into an agreement with said broker wherein said agency agrees to pay to said broker a fee and said broker agrees to provide said agency with a reader/writer.

9. (original) The method of claim 1 further comprising said broker providing confirmation to said user and said agency indicating that said transaction has been conducted.

10. (original) The method of claim 1 further comprising said broker providing on-line access through a broker's e-commerce site.

11. (original) The method of claim 10 wherein providing on-line access to said broker's e-commerce site is further defined by allowing said agency to set up promotions on said site and to check customers preferences and purchasing history on-line.

12. (original) The method of claim 10 wherein providing on-line access to said broker's e-commerce site is further defined by allowing said user to view said agency's promotions on-line.

13. (original) The method of claim 10 further defined by said broker's e-commerce site providing an administrative database and web page, an agency's database and web page, a user's database and web page and a middle-ware agent.

14. (original) The method of claim 13 wherein said user's database includes said user's password, history of transactions and purchasing preferences.

15. (original) The method of claim 1 wherein said data is personal data.

16. (original) The method of claim 1 wherein said data that is read is selected by the user.

17. (original) The method claim 1 wherein transmitting selected information comprises transmitting portions of selected information.

18. (original) The method of claim 1 wherein said data that is transmitted is selected by the user.

19. (original) The method of claim 1 further defined by:
the user providing said broker with
enrollment information; and
the broker providing said user with a password for
said medium.

20. (original) The method of claim 19 wherein providing said
broker with enrollment information is further defined by
downloading said information from a computer to a kiosk.

21. (original) The method of claim 1 wherein said data
encoded on said storage medium includes at least two types of
personal information.

22. (currently amended) The method of claim 1 ~~wherein further~~
comprising recording providing biometric data on said medium
and comparing said recorded biometric data with biometric data
of said user to verify said user identification comprises
~~providing the medium with fingerprints of the user.~~

23. (currently amended) The method of claim ~~1~~ 22 wherein
~~providing said~~ biometric data comprises ~~providing~~ a picture of
~~a portion of~~ said user.

24. (original) The method of claim 1 further defined by
transmitting the data on-line to said broker, said user
providing said broker with a digitally signed authorization
giving the broker the authority to broker the transaction.

25. (original) The method of claim 24 further defined by storing said digitally signed authorization on said broker's database.

26. (original) The method of claim 24 wherein brokering the transaction includes said broker relaying said user's credit card number to a second agency.

27. (original) The method of claim 1 further defined by storing on the storage medium any transactions conducted by said user.

28. (original) The method of claim 1 further comprising after said transmitted information is used, destroying said transmitted information.

29. (currently amended) In a system of reading data encoded on a storage medium, a method of simplifying user transactions comprising:

- providing the user with a storage medium encoded with personal information of said user;

- providing a reader/writer at a selected location;

- the user linking said medium with said reader/writer;

- the user selecting at said selected location the type of transaction to be conducted;

- ~~the user selecting the personal information to be read;~~

- reading selected portions of the information on said medium with said reader/writer after verification of the user identification; and

transmitting said personal information to a broker or to an agency to conduct and conducting said transaction, said user deciding whether to transmit said selected information to said broker or to said agency.

30. (original) The method of claim 29 wherein said personal information is transmitted to said agency.

31. (original) The method of claim 29 wherein said personal information is transmitted to said broker.

32. (cancelled)

33. (currently amended) The method of claim ~~29~~ 43 wherein selected personal information is transmitted to said broker and to said agency.

34. (new) The method of claim 1 wherein after using said transmitted, selected information to conduct said transaction, further comprising destroying said transmitted, selected information.

35. (new) The method of claim 1 wherein after transmitting selected information to said broker, failing to store said transmitted, selected information at a database of said broker.

36. (new) The method of claim 29 wherein if said user decides to transmit said selected information to said broker and said selected information is transmitted to said broker, said selected information becomes inaccessible to said agency.

37. (new) The method of claim 29 wherein if said user decides to transmit said selected information to said broker and said selected information is transmitted to said broker, further comprising said broker transmitting said transmitted, selected information to a second agency to conduct said transaction when required.

38. (new) The method of claim 37 wherein said second agency lacks stored transmitted, selected information.

39. (new) The method of claim 29 wherein if said user decides to transmit said selected information to said agency and said selected information is transmitted to said agency, further comprising denying access to said selected information to said broker.

40. (new) The method of claim 29 wherein if said user decides to transmit said selected information to said agency, further comprising transmitting said selected information to said agency without storing said transmitted, selected information at a database of said agency's and if said user decides to transmit said selected information to said broker, further comprising transmitting said selected information to said broker without storing said transmitted, selected information at a database of said broker.

41. (new) The method of claim 29 wherein said agency requires access to said selected information.

42. (new) The method of claim 29 wherein said transmitted, selected information is not stored at a database or a network.

43. (new) A method of conducting a transaction, the method comprising:

- providing a user with a storage medium;
- recording personal transaction information on the medium;
- verifying the user identification;
- reading selected information;
- transmitting selected information; and
- using said transmitted, selected information to conduct a transaction between said an agency and said user without storing said transmitted, selected information at a database or network.